

FORM BXA-6051P
(REV. 10-89)U.S. DEPARTMENT OF COMMERCE
BUREAU OF EXPORT ADMINISTRATION

THIS SPACE FOR BXA USE

789351

REPORT OF REQUEST FOR RESTRICTIVE TRADE PRACTICE OR BOYCOTT
MULTIPLE TRANSACTIONS (Sheet No. 1)

(For reporting requests described in 769 of the Export Administration Regulations)

NOTICE OF RIGHT TO PROTECT CERTAIN INFORMATION FROM DISCLOSURE.

The Export Administration Act permits you to protect from public disclosure information regarding the quantity, description, and value of the commodities or technical data supplied in Item 9 of this report and in any accompanying documents. *If you do not claim this protection, all of the information in your report and in accompanying documents will be made available for public inspection and copying.* You can obtain this protection by certifying, in Item 5 of the report, that disclosure of the information regarding the quantity, description and value of the commodities or technical data referred to above would place a United States company or individual involved in the report at a competitive disadvantage. If you make such a certification in Item 5, you may remove information regarding the quantity, description, and value of the commodities or technical data supplied by you from Item 9 of the public inspection copy of the report form and from the public inspection copies of the accompanying documents. The withholding of this information will be honored by the Department unless the Secretary determines that disclosure of the information would not place a United States company or individual at a competitive disadvantage or that it would be contrary to the national interest to withhold the information.

A 1 BATCH 69 11 1 2 5
MONTH/YEAR 12 99 6 9

This report is required by law (50 U.S.C. App. §2403-1a(b); P.L. 95-52; E.O. 12002; 15 CFR Part 769). Failure to report can result both in criminal penalties, including fines or imprisonment, and administrative sanctions.

INSTRUCTIONS: 1. This form may not include a transaction report that is filed late, nor indicate a decision on request other than those coded in Item 4 below. 2. This form may be used to report on behalf of another United States person if all transactions apply to the person identified in Item 2, but may not be considered as a dual report on behalf of both persons identified in Item 1a and Item 2. 3. Limit each report to 75 transactions or less. 4. Attach as many continuation sheets as needed. Enter sheet number and name of reporting firm on each continuation sheet (starting with Sheet No 2). 5. List each transaction across the continuation sheet, completing all items that apply. Use as many lines as necessary but separate transactions with a blank space or line. 6. Assemble original report form and accompanying documents as a unit, and submit intact and unaltered. 7. Assemble and submit the duplicate copy of report form (marked Duplicate (Public Inspection Copy)) and additional copies of accompanying documents (marked with the legend "Public Inspection Copy.") 4. If you certify, in Item 5, that the disclosure of the information specified there would cause competitive disadvantage, edit the "Public Inspection Copy" of the documents submitted to exclude the specified information and remove the right hand portion of the Duplicate (Public Inspection Copy) of the continuation sheet(s) relating to Column 9. **MULTIPLE TRANSACTIONS:** Public reporting for this collection of information is estimated to average one hour per reported request, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to Office of Security and Management Support, Bureau of Export Administration, U.S. Department of Commerce, Washington, D.C. 20230; and to the Office of Management and Budget, Paperwork Reduction Project (0694-0012), Washington, D.C. 20503.

1a. Identify firm submitting this report:

Name: THE SUMMIT NATIONAL BANK
Address: 4360 CHAMBLEE-DUNWOODY ROAD
City, State and ZIP: ATLANTA, GA. 30341
Country (if other than USA):
Telephone:
Firm Identification No. (if known) 339093

Specify firm type:

- ☐ Exporter
☒ Bank
☐ Forwarder
☐ Carrier
☐ Insurer
☐ Other B

1b. Check any applicable box:

- ☐ Revision of a previous report (attach two copies of the previously submitted report)
☐ Resubmission of a deficient report returned by BTR (attach form letter that was returned with deficient report)
☐ Report on behalf of the person identified in item 2

2. If you are authorized to report and are reporting on behalf of another U.S. person, identify that person (e.g., domestic subsidiary, controlled foreign subsidiary, exporter, beneficiary):

Name:
Address:
City, State and ZIP:

Country (if other than USA):
Type of firm: (see list in item 1a)

3. REQUESTING DOCUMENT CODES (use to code Column 6 of continuation sheet)

- C Request to carrier for blacklist certificate (submit two copies of blacklist certificate or transcript of request)
U Unwritten, not otherwise provided for (make transcript of request and submit two copies)
L Letter of credit
R Requisition/purchase order/accepted contract/ shipping instruction
B Bid invitation/tender/proposal/trade opportunity
Q Questionnaire (not related to a particular dollar value transaction)
9 Other written

Submit two copies of each document or relevant page in which the request appears.

AQ 11-15-99

4. DECISION ON REQUEST CODES (use to code Column 7 of continuation sheet)

- R Have not taken and will not take the action requested
T Have taken or will take the action requested

5. Protection of Certain Information from Disclosure: (Check appropriate boxes and sign Below)

- ☐ I (we) certify that disclosure to the public of the information regarding quantity, description, and value of the commodities or technical data contained in:
☐ Column 9 of the attached continuation sheets (If you check this box, be sure to remove column 9 from the Duplicate (Public Inspection Copy)) of the continuation sheets.
☒ Attached documents (If you check this box, be sure to edit the "Public Inspection Copy" of the documents submitted to exclude the specified information.) would place a United States person involved at a competitive disadvantage, and I (we) request that it be kept confidential
☐ I (we) authorize public release of all information contained in the report and in any attached documents.
I (we) certify that all statements and information contained in this report are true and correct to the best of my (our) knowledge and belief.

Sign here in ink

Mina Oei

Type or print

MINA OEI, INTERNATIONAL REP.

Date

1/15/99

Column (2) Also enter firm identification number assigned to exporting firm, if known.
(6) Use codes found on Sheet No. 1 to specify type(s) of document conveying the request.
(7) Use codes found on Sheet No. 1 to indicate whether action taken or not taken.
(8) Enter reporting firm's reference number (e.g., letter of credit, customer order, invoice). This number must appear on corresponding copy of document or relevant page. Attach copies in same order as listed on continuation sheet(s).

SHEET NO. 3

FORM BXA-6051P-a
(Rev. 10-89)

REPORTING FIRM (Name)

THE SUMMIT NATIONAL BANK
4360 CHAMBLEE-DUNWOODY ROAD
ATLANTA, GA. 30341

REPORT OF REQUEST FOR RESTRICTIVE
MULTIPLE TRANSACTIONS (I

RSN SUBSET RTP/CLASS OTHER PARTY FIN	NAME AND ADDRESS OF EXPORTING FIRM INVOLVED (unless same as item 1a or item 2 on Sheet No. 1)	BOYCOTTING COUNTRY	BOYCOTTED COUNTRY OR COUNTRIES	DATE REQUEST RECEIVED BY FIRM (month/day/year)	REQUEST- ING DOCUMENT CODE	DECISION ON REQUEST CODE	YOUR REFERENCE NUMBER
	(2)	(3)	(4)	(5)	(6)	(7)	(8)
THIS SPACE FOR BAA USE REPORTABLE	MONDY GLOBAL INC., 85 N.E. LOOP 410, SUITE 319-A SAN ANTONIO, TX. 78216	KUWAIT		12/31/98	L	R	EA038477
NOT REPORTABLE	GALAXY CARPET MILLS INC. P.O. BOX 800 235 INDUSTRIAL BLVD. CHATSWORTH, GA. 30705	QATAR		10/20/98	L	R	EA038289
NOT REPORTABLE	GALAXY CARPET MILLS INC. P.O. BOX 800 235 INDUSTRIAL BLVD. CHATSWORTH, GA. 30705	U.A.E.		10/26/98	L	R	EA038281
Reportable	PRESIDENT CHEMICALS & SOLVENT CO. 510 PLAZA DRIVE, STE #2280 USA ATLANTA, GA. 30349	U.A.E.		11/1/898	L	R	EA038363
Reportable	EBACO HOME FURNIBBINGS INC. 6303 BARFIELD RD, SUITE 216 ATLANTA, GA. 30328	U.A.E.		11/19/98	L	R	EA038366
NOT REPORTABLE	PRESIDENT CHEMICALS & SOLVENT CO. 510 PLAZA DR. SUITE 2280 USA ATLANTA, GA. 30349	U.A.E.		12/03/98	L	R	EA038403
Reportable	PRESIDENT CHEMICABS & SOLVENT CO. 510 PLAZA DR. SUITE 2280 USA ATLANTA, GA. 30349	U.A.E.		12/15/98	L	R	EA038434

(Remove stub from public inspection copy at perforation if confidentiality is requested in Sheet No. 1)

The Chase Manhattan Bank
Global Trade Operations
P.O. Box 44, Church Street Station
New York, N.Y. 10008-0044



CHASE

DECEMBER 03, 1998

OUR ADVICE NO.: N-385968
ISSUING BANK L/C NO.: 98201076817-6279
DATED: NOVEMBER 19, 1998

~~EA03~~

Advising Bank

***** DIRECT *****

ISSUING BANK:
BURGAN BANK SAK
P.O. BOX 5389
SAFAT, KUWAIT 13054
ATTN: PVR NAIR

Beneficiary

MONDY GLOBAL INC.,
85 N.E. LOOP 410, SUITE 319-A
SAN ANTONIO, TX 78216
TEL. 210-979-7400 FAX. 210-974-7410

APPLICANT:
ADEL ALSHATTI FOR GEN. TRAD. EST.
KUWAIT

THE SUMMIT NATIONAL BANK
L/C No. **EA038477**

GENTLEMEN:

WE ENCLOSE HERewith (AS A PERMANENT PART OF THIS ADVICE) AN
IRREVOCABLE LETTER OF CREDIT OPENED IN YOUR FAVOR.

WE DIRECT YOUR ATTENTION TO THE EXPORT ADMINISTRATION ACT OF
1979, AS AMENDED, AND THE EXPORT ADMINISTRATION REGULATIONS
(CURRENTLY CODIFIED AT 15 C.F.R. PART 760 ET SEQ. (1993) ISSUED
PURSUANT THERETO.

PLEASE BE ADVISED THAT THESE LAWS AND REGULATIONS PROHIBIT US
FROM MAKING PAYMENT UNDER THIS LETTER OF CREDIT IF THE REQUIRED
SHIPPING CERTIFICATE AND/OR CERTIFICATION ON THE BILL OF LADING
IS SIGNED BY SOMEONE OTHER THAN THE MASTER, OWNER (OR CHARTERER)
OF THE VESSEL OR IF THE INSURANCE CERTIFICATE (IF REQUIRED) IS
SIGNED BY SOMEONE OTHER THAN THE INSURANCE COMPANY ITSELF.

WE SUGGEST THAT YOU CONSULT COUNSEL CONCERNING THE IMPACT OF THIS
LAW AND ITS REGULATIONS UPON YOUR ACTIONS WITH RESPECT TO THIS
LETTER OF CREDIT.

IN CASE OF DOCUMENTS PREPARED IN ARABIC, A TRUE COPY OF THE SAME
MUST BE PRESENTED IN ENGLISH FOR NEGOTIATION PURPOSE.

IN ACCORDANCE WITH OUR CORRESPONDENT'S INSTRUCTIONS, UPON
EXAMINATION OF DOCUMENTS BY US AND OUR SUBSEQUENT DETERMINATION
THAT THEY COMPLY WITH THE TERMS AND CONDITIONS OF THIS CREDIT, WE
WILL CABLE OUR CORRESPONDENT AND ON THE THIRD BUSINESS DAY
THEREAFTER, WE WILL GIVE THIS MATTER OUR FURTHER CONSIDERATION
SUBJECT TO UNCONFIRMED CREDIT CONDITION.
UNLESS OTHERWISE INSTRUCTED DOCUMENTS WILL BE FORWARDED TO THE
ISSUING BANK IMMEDIATELY UPON COMPLIANCE OF L/C.

AS ALL OUR CHARGES ARE FOR BENEFICIARY'S ACCOUNT, AT TIME OF
PAYMENT/ACCEPTANCE THE FOLLOWING FEES, AS APPLICABLE, WILL BE
DEDUCTED FROM THE PROCEEDS:
PRELIMINARY ADVICE (\$70.00), ADVISING COMMISSION (\$125.00),
AMENDMENT FEE (\$75.00 EACH),
PAYMENT/EXAMINATION FEE (1/10 OF 1PCT MIN. \$175.00)

-CONTINUED-

N-385968- -001-L2-01-


Authorized Signature

Provisions applicable to this credit

This credit is subject to the Uniform Customs and Practice for Documentary Credits (1993 Revision.) International Chamber of Commerce Publication No. 500

The Chase Manhattan Bank
Global Trade Operations
P.O. Box 44, Church Street Station
New York, N.Y. 10008-0044



CHASE

DECEMBER 03, 1998
OUR ADVICE NO.: N-385968
ISSUING BANK L/C NO.: 98201076817-6279
DATED: NOVEMBER 19, 1998

Advising Bank

***** DIRECT *****

ISSUING BANK:
BURGAN BANK SAK
P.O. BOX 5389
SAFAT, KUWAIT 13054
ATTN: PVR NAIR

Beneficiary

MONDY GLOBAL INC.,
85 N.E. LOOP 410, SUITE 319-A
SAN ANTONIO, TX 78216
TEL. 210-979-7400 FAX. 210-974-7410

APPLICANT:
ADEL ALSHATTI FOR GEN. TRAD. EST.
KUWAIT

COURIER FEE (\$60.00), CABLE FEE (\$20.00 EACH), DOCUMENTS
DISCREPANCY FEE (\$75.00), PAYMENT BY OFFICIAL CHECK (\$40.00),
PAYMENT VIA WIRE TRANSFER (\$25.00).
IN ADDITION TO THE ABOVE, UNDER ACCEPTANCE/DEFERRED PAYMENT L/C,
OUR ACCEPTANCE/DEFERRED PAYMENT COMMISSION WILL ALSO BE DEDUCTED
FROM PROCEEDS.
(ACCEPTANCE/DEFERRED COMMISSION RATE WILL BE ESTABLISHED BY US AT
TIME OF CREATION OF ACCEPTANCE/DEFERRED PAYMENT.

ALL NEGOTIATIONS UNDER THE ATTACHED CREDIT MUST BE MADE AS
INDICATED THEREIN. PLEASE PRESENT ONE ADDITIONAL COPY OF YOUR
INVOICE AND COPY OF THE ORIGINAL TRANSPORT DOCUMENT.

THE ORIGINAL OF THIS LETTER OF CREDIT AND ANY ATTACHMENTS THERETO
MUST BE PRESENTED TOGETHER WITH ALL REQUIRED DOCUMENTS.

PLEASE ALSO INCLUDE PAYMENT INSTRUCTIONS ON YOUR LETTER OF
REMITTANCE IN ORDER FOR US TO EXPEDITE YOUR TRANSACTION.

PLEASE ADDRESS DOCUMENTS OR ANY CORRESPONDENCE TO THE FOLLOWING
ADDRESS: THE CHASE MANHATTAN BANK, 4 CHASE METROTECH CENTER BFL,
BROOKLYN, NY 11245-0001 ATTN: GLOBAL TRADE EXPORT LC.

SHOULD YOU HAVE ANY QUESTIONS CONCERNING THIS LETTER OF CREDIT,
PLEASE REFER YOUR INQUIRY TO OUR CUSTOMER SERVICE AREA AT THE
FOLLOWING TELEPHONE NUMBERS: 718-242-2293, 718-242-2365 AND
718-242-2337

THIS LETTER IS SOLELY AN ADVICE OF OUR CORRESPONDENT'S CREDIT AND
CONVEYS NO ENGAGEMENT BY US.

Ralph Rosa

N-385968- -001-L2-01-


Authorized Signature

Provisions applicable to this credit

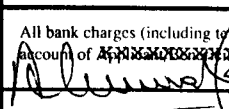
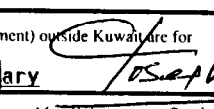
This credit is subject to the Uniform Customs and Practice for Documentary Credits (1993 Revision.) International Chamber of Commerce Publication No. 500

بنك بركان
BURGAN BANK

COURIER

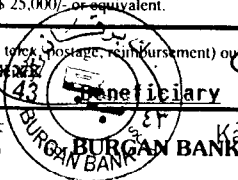
15810

ص.ب. ٥٣٨٩ - الصفاة ١٣٥٤ - دولة الكويت
فاكس: ٢٤٦١١٤٨ - تليكس: ٢٢٧٣٠٠ سويفت: BRGN KW KW
P.O.Box: 5389 Safat 13054 State Of Kuwait
Fax: 2461148 - Telex: 22730 - SWIFT: BRGN KW KW

DOCUMENTARY CREDIT IRREVOCABLE	L/C NUMBER 98201076817-6279	PLACE AND DATE OF ISSUE KUWAIT CITY 19/11/98
Advising/Nominated Bank: CHASE MANHATTAN BANK N.A. TRADE SERVICES, 55 WATER ST., ROOM 1702, NEW YORK, N.Y. 10041, U.S.A.		Beneficiary: MONDY GLOBAL INC. SAN ANTONIO, TEXAS 78213, U.S.A. TEL. 2109797400 FAX(210)(979) 7410
Applicant: ADEL ALSHATTI FOR GEN. TRAD, EST KUWAIT		Amount: NOT EXCEEDING USD 27,636.00 US Dollars Twenty Seven Thousand Six Hun- -dred Thirty Six Only.
Place for presentation of Documents: U.S.A.		Expiry date: 12/03/99
Partial shipments <input type="checkbox"/> allowed <input checked="" type="checkbox"/> not allowed	Transshipment <input type="checkbox"/> allowed <input checked="" type="checkbox"/> not allowed	Credit available with the advising / nominated bank by Negotiation / At sight against your draft(s) drawn on us at sight accompanied by the following documents marked (x)
Shipment by STEAMER from U.S.A. not later than 01/03/99 to KUWAIT		
<input checked="" type="checkbox"/> Signed invoices in triplicate (see notes on reverse) <input checked="" type="checkbox"/> Packing list in triplicate (see notes on reverse) <input checked="" type="checkbox"/> Certificate of Origin in duplicate (see notes on reverse) <input checked="" type="checkbox"/> Insurance Policy or Certificate (see notes on reverse) <input type="checkbox"/> Insurance covered by openers. <input checked="" type="checkbox"/> Complete set of not less than two clean on board liner term Ocean bill of lading marked Freight Paid/ Freight Payable at Destination made out to the order of Burgan Bank S.A.K., State of Kuwait indicating buyers as party to be notified. <input type="checkbox"/> Air Waybill for goods consigned to Burgan Bank S.A.K., P. O. Box 5389 Safat, 13054 State of Kuwait, indicating actual date of despatch and buyers as party to be notified and quoting our Credit Number marked "Freight Paid" or "Freight Payable at Destination".		
Covering: US\$ 27,636.00 value of the following goods: C.I.F. REFRIGERANT GAS IN DISPOSABLE CYLINDERS R12, 50 LB (RIP) AS PER PROFORMA INVOICE NO. 1673 DATED 03RD NOV., 1998 AND INVOICES MUST CERTIFY TO THIS EFFECT. 1. L/C TO BE ADVISED AND ALLOWED NEGOTIATION THOROUGH THE SUMMIT NATIONAL BANK, 4360 CHAMBLEE DUNWOODY ROAD, ATLANTA, GEORGIA 30341 U.S.A.		
In case of Shipment by Airfreight, Beneficiary must handover the complete set of Original documents to the Airlines office at the time of shipment to accompany the Air Waybill and the Air Waybill must evidence to this effect. Negotiation against presentation of duplicate documents acceptable.		
Invoices and Certificate of Origin must certify that the goods shipped are manufactured/processed by: MONDY GLOBAL INC., U.S.A.		
Documents to be presented within -11- days after the date of shipment but within the validity of the credit.		
Goods must not be of Israeli Origin. Shipment from and/or transshipment at Israeli port is prohibited. The word "Persian Gulf" must not appear on any of the documents. All documents are to be prepared in either English or Arabic. DOCUMENTS WHICH ARE INCOMPLETE AND/OR CONTAIN IRREGULARITIES SHOULD NOT BE NEGOTIATED UNLESS OUR PRIOR APPROVAL IS OBTAINED.		INSTRUCTIONS FOR THE ADVISING/NEGOTIATING BANK Original and duplicate documents to be despatched separately by Regd. air mail.
We hereby issue our irrevocable documentary credit in your favour. It is (unless otherwise stated in the credit) subject to the Uniform Customs & Practice for Documentary Credits, (1993 Revision), ICC Publication No. 500. The number and the date of the credit and the name of our bank must be quoted on all drafts and documents. PLEASE SEE REVERSE FOR OTHER TERMS AND CONDITIONS.		In reimbursement of drawings within the credit terms please draw on: CHASE MANHATTAN BANK N.A. GLOBAL PAYMENTS + TREASURY, SERVICES, 4 CHASE METROTECH New York, United States of America giving 90 working days notice by telex to the issuing bank and date & L/C No. for drawings exceeding US\$ 25,000/- or equivalent. All bank charges (including telex postage, reimbursement) outside Kuwait are for account of Applicant.  Beneficiary 

(OPLC/008-1) 1 / 98

Alfred Gonsalves
S.C. 14



Kadithanam C. Joseph
S.C. 204

OTHER TERMS WHICH CONSTITUTE AN INTEGRAL PART OF THIS CREDIT

Bill of Lading/Airwaybill:

- 1 - Bill of Lading should also state that the carrying vessel is allowed to land at Kuwait airports. Separate declaration to that effect from the Owner/Captain of the vessel is acceptable.
- 2 - Airwaybill should also state that the carrying aircraft is allowed to land at Kuwait airports. Separate declaration to that effect from the Owner/Captain of the airlines is acceptable.
(Declaration for the carrying vessels/aircrafts owned by Kuwaiti or Arab companies is not required).
- 3 - Unless otherwise stated herein, shipment by seafreight to be effected by:
 - a) United Arab Shipping Company's vessels or
 - b) Conference line vessel operating in Gulf Region, in which case a certificate to this effect from Shipping Co./Agents is required.
- 4 - Bill of Lading/Air Waybill must show name and address, telephone and fax/telex number of Carrier's agents in Kuwait.

Invoices must show the following:-

- (a) Name of carrying vessel if shipment is made by sea. (b) Airwaybill number if goods despatched by Airfreight. (c) Registered Parcel Post Receipt number if goods despatched by Parcel Post. (d) Separately the price and net weight (expressed in Kilos) of each type of goods. (e) Name and Nationality of the manufacturers or processors of each item of manufactured or processed goods. (f) Certify that each piece/packing unit of goods carries a stamp/label indicating the name of the country of origin in a non-detachable or non-alterable way.

Certificate of Origin:-

- 1 - Signed by the Chamber of Commerce and/or official trade and/or Industries Association bearing their Official Seal and stating:
 - (a) the Country of Origin of goods (in the event of shipment of goods containing foreign materials the Country of Origin of these foreign materials must be shown on the Certificate of Origin).
 - (b) Name of Manufacturer/processors for manufactured or processed goods.
 - (c) Name of the exporting company & exporting country.
 If a certificate of Origin showing the name of the manufacturers and/or processors signed by a Chamber of Commerce is unobtainable a separate statement issued by the shippers on their own responsibility, showing the name of the manufacturers and/or processors of the goods, the respective invoice number and legalised by a Notary Public is acceptable provided that certificate of origin signed by a Chamber of Commerce showing the origin of the goods is also presented.
- 2 - Certificate of Origin covering goods exported by American Companies operating within areas of NEW YORK, WASHINGTON D.C., SAN FRANCISCO and LOS ANGELES must be legalised as follows:-
 - a) NEW YORK: by Northeast U.S. - Arab Chamber of Commerce, 420 Lexington Ave., Suite 2739, New York, NY 10170 (212) 986-8024 (Tel.), (212)986-0216 (fax).
 - b) WASHINGTON D.C.: by National U.S. - Arab Chamber of Commerce, 1825 K. Street, NW, Suite 1107, Washington, DC 20006. (202) 331-8010 (Tel.), (202) 331-8297 (Fax).
 - c) SAN FRANCISCO: by U.S. - Arab Chamber of Commerce (Pacific), Inc., P.O.Box 422218, San Francisco, CA 94142. (415) 398-9200 (Tel.), (415)398-7111 (Fax).
 - d) LOS ANGELES: by U.S. - Arab Chamber of Commerce (Pacific), Inc., 8939 South Sepulveda Blvd. Suite 430, Los Angeles, CA 90045. (310) 646-1499 (Tel.) (310) 646-2462 (Fax.)
- 3 - Certificate of Origin covering goods exported by companies located in areas mentioned below must be legalized by:-
 - a) PARIS: by the Chamber de Commerce Franco-Arabe, 138 Boulevard Haussmann, Paris 8e.
 - b) LONDON: by the Arab British Chamber of Commerce, 6 Belgrave Square, London SW1X 8PH.
 - c) BRUXELLES: by the Arab Belgium Luxembourg Chamber of Commerce, Rue Mignot, Delstanche 60, B-1060 Bruxelles.
 - d) BONN: by the Arabisch-Deutsche Vereinigung Chorfur Handel Und Industrie Koerner Strasse 125/1, 5300 Bonn-Bad Godesberg. (Suppliers residing outside BONN may authenticate such documents by any German Chamber of Commerce).
 - e) ROME: by Camera Di Commercio Italo-Araba.
 - f) ATHENS: by Arab Hellenic Chamber of Commerce and Development.
 - g) DUBLIN: by Arab Irish Chamber of Commerce.
 - h) GENEVA: by Chamber Arabo-Suisse Du Commerce Et De l'Industrie.
 - i) LISBON: by Camara De Comercio E Industria Arabe-Portuguesa.
- 4 - CERTIFICATES OF ORIGIN ISSUED BY AREAS OUTSIDE THE LOCATIONS INDICATED ABOVE, ARE ACCEPTABLE IF ENDORSED BY EITHER LOCAL CHAMBERS OF COMMERCE OR THE ARAB FOREIGN CHAMBER OF COMMERCE.
- 5 - CERTIFICATE OF ORIGIN OR ANY OTHER DOCUMENTS LEGALISED BY ANY OTHER ARAB-FOREIGN CHAMBER OF COMMERCE OTHER THAN THAT STATED ABOVE (LOCATIONWISE) ARE NOT ACCEPTABLE.
- 6 - Certificate of Origin regarding goods exported from SINGAPORE must be authenticated by: Singapore Trade Development Board, OR Singapore Manufacturers' Association, OR Singapore International Chamber of Commerce.
- 7 - Certificate of Origin regarding goods exported from MALAYSIA, must be authenticated by: Malaysian International Chamber of Commerce & Industry or Malay Chamber of Commerce & Industry of Malaysia or National Chamber of Commerce & Industry of Malaysia, OR Malaysian Association of Malay Exporters (MAME), OR Federation of Malaysian Manufacturers (FMM), OR United Chambers of Commerce of Sarawak, OR Sabah Bumiputra Chamber of Commerce.
- 8 - Certificate of Origin regarding goods exported from BRAZIL, must be authenticated by Brazilian Arab Chamber of Commerce and Kuwait Embassy or any Gulf Co-operation Council countries.

INSURANCE:

- 1 - Insurance Policy or Certificate in assignable form and endorsed in blank, for at least 110% of CIF invoice value covering Air/Land Transit/Marine Risks - (Institute Cargo Clauses (A)), War risks and S.R.C.C. from Warehouse to Warehouse marked "Claim payable in Kuwait."

Sodium Cyclamates:

- 1 - Documents must include a certificate in quadruplicate from the beneficiary certifying that the goods are free from any form of Sodium Cyclamates. (applicable only for foodstuff containing sweetening additives).

Packing List must show:

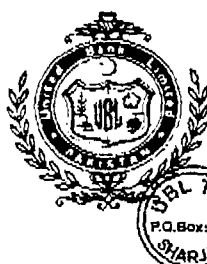
Description of goods, Item number as per Harmonic System, Number of pack, Kind of Package, Contents of Package, Gross weight and Net weight.

UNLESS OTHERWISE AUTHORISED DOCUMENTS OF THE FOLLOWING NATURE ARE NOT ACCEPTABLE:

- 1 - Invoices issued for amounts in excess of the amount permitted under the L/C.
- 2 - Transport documents indicating the consignor of the goods, a party other than the beneficiary of the L/C.
- 3 - Documents bearing a date of issue prior to that of the Letter of Credit.
- 4 - Documents produced by reprographic or automated or computerised systems or as carbon copies. However, such documents, (if marked as originals are acceptable provided they bear original manuscript signatures and wherever applicable carry original (fresh) stamps/seals).
- 5 - Any alteration/correction on documents without authentication.
- 6 - House Air Waybill.
- 7 - Documents evidencing manufacturers/processors name(s) or origin of the goods other than that mentioned in the Letter of Credit.

Negotiations must be endorsed herebelow:-

DATE	AMOUNT IN WORDS	BY WHOM NEGOTIATED
	CHASE MANHATTAN BANK LETTER OF CREDIT 1998 NOV 24 A 10 57 MAIL UNIT	



يوناييتد بنك لميتد

UNITED BANK LIMITED

(Incorporated in Pakistan)

P.O. Box No. 1366, SHARJAH, UAE.

THE UNITED NATIONAL BANK
LC NO. EA038363

Irrevocable
Commercial Letter of Credit
Without Recourse to Drawers
Negotiation restricted unless
as otherwise stated

NEGOTIATION UNRESTRICTED

TELEX 68165 UBL SH EM.

NO. DEX TFC/70958

Messrs. PRESIDENT CHEMICALS & SOLVENT CO. USA.,
510 PLAZA DRIVE, SUITE 2280, ATLANTA,
GEORGIA 30349, USA.

Date: 15.11.1998.

Dear Sirs,
At the request of Messrs. OLYMPIA INDUSTRIES LTD., P.O. BOX 23013, SHARJAH, UAE.
we hereby establish our irrevocable Letter of Credit in your favour for the amount of US\$ 39,225.00 CFR DUBAI.
US DOLLARS. THIRTY NINE THOUSAND TWO HUNDRED TWENTY FIVE ONLY.
available by your draft(s) on us at sight without recourse for full invoice
value of shipment/s purporting to be

MASKING TAPE IN JUMBO ROLLS AS PER BENEFICIARY PROFORMA INVOICE NO.4-98-PRO-OLY-004
DATED 13.11.1998. INVOICE TO CERTIFY THE SAME.

Shipping Marks: OLYMPIA INDUSTRIES / SHARJAH VIA DUBAI.

accompanied by the following documents (MARKED X):-

- (X) Your signed invoices for full CFR value in quintuplicate certifying merchandise to be of USA origin. Invoices to stipulate full name and address of the manufacturers.
- (X) Full set of clean "Shipped on Board" Ocean Bills of Lading / ~~drawn or endorsed to the order of United Bank Ltd. Sharjah,~~ showing freight prepaid ~~to pay~~ and marked notify openers and us giving full name and address.
- () Document to include Insurance Policy or Certificate of Insurance in duplicate endorsed in favour of United Bank Ltd., covering marine/air and war risk, institute cargo clauses (all risks), theft, pilferage, short and or non-delivery risk, W.A. & R.F.W.D./ as per Ocean Marine/Air Cargo Clauses of People's Insurance Co. of China for the CIF value of the shipment plus 10% and to be expressed in the currency in which this credit is opened. Claims are to be payable at destination.
- (X) Insurance covered by openers. All shipment under this credit must be advised by you immediately after shipment direct to M/s. ARAB ORIENT INSURANCE CO., P.O. BOX 152, DUBAI. FAX 235701. and to openers referring to their Open Policy/Cover Note No. MRN/OC/98000901 details of shipments. A copy of this advice to accompany each set of documents.
- Partial shipments ALLOWED Transshipment PROHIBITED
- All evidencing shipment from ANY EUROPEA PORT to DUBAI BY STEAMER
- Bill of Lading ~~to be dated not later than 15.01.1999~~
- Bills to Exchange must be negotiated not later than 31.01.1999



giving full

Other documents to accompany the draft(s) and additional terms and conditions. (Marked X):-

- 1. (X) *Certificate of Origin from Chamber of Commerce, showing name and address of manufacturers and certifying that goods are of USA origin duly legalised by UAE Consulate/Embassy. In case there is no UAE Consulate/Embassy in the country of export/origin, then legalisation by any other Arab Consulate/Embassy is acceptable.
- 2. (X) A certificate in duplicate from the Shipping Co or its agents stating that the vessel is allowed by Arab authorities to call at Arabian ports and is covered by institute classification clause.
- 3. (X) Packing List in quadruplicate.
- 4. () Bill of lading must indicate the name, address and telephone number of the carrying vessels agent in Dubai, UAE
- 5. () Legalised certificate to origin to be sent directly to opener and copy of non-legalised c/o is acceptable for negotiation and invoice to certify the same.
- 6. () Full details to shipment to be informed on fax No. to opener/agent and a copy of such fax/telex must accompany the origina documents.
- 7. () Negotiating bank must deduct from the bill amount commission @ on and insurance premium @ of the invoice value payable through us to and the bank's covering schedule must evidence the same.
- 8. () Certificate of origin from china council for the promotion of international trade required.
- 9. () Forwarders B/L not acceptable (only liners B/L acceptable).
- 10. (X) ~~Shipment to be accompanied by one set of non-negotiable shipping documents to be sent to opener~~ by ~~registered~~ courier and relative original postal/courier receipt must accompany the original documents.
- 11. (X) Upon receipt of clean documents negotiated strictly as per terms of our L/C, we shall remit the proceeds as per instruction of the negotiating bank.
- 12. (X) GOODS TO BE SHIPPED BY CONFERENCE LINE AND/OR REGULAR LINE VESSELS ONLY AND A CERTIFICATE TO THIS EFFECT FROM SHIPPING CO., OR ITS AGENTS REQUIRED.
- 13. (X) SHIPMENT IN FCL ONLY.

*ORIGINAL
INVOICE &

This credit is subject to Uniform Customs' and Practice for the Documentary Credits (1993 Revision) International Chamber of Commerce Publication No.500

Drafts must be marked Drawn under United Bank Ltd. LC No. ~~BAK~~ TFC/70958 and amounts thereof endorsed on the reverse by the negotiating bank.

We hereby engage with drawers, endorsers and bonafide holders of draft drawn under and in compliance with the terms of this credit that the same shall be duly honoured on due presentation.

Transmitted through **UNITED BANK LIMITED, 30 WALL STREET, NEW YORK, NY 10005, USA.**

who are authorised to negotiate your drafts. Their advising confirmation and other charges will be on your Account.
Negotiation under reserve/guarantee not permitted.

Yours faithfully,

Authorised Signature

Authorised Signature

INVOICE MUST SHOW BREAK UP AS FOLLOWS:
A. EX-FACTORY VALUE OF CONSIGNMENT
B. DISCOUNT ALLOWED.
C. FREIGHT CHARGES.

ONE COPY EACH OF INVOICE, CERTIFICATE OF ORIGIN AND B/L TO
BE SENT TO APPLICANTS BY COURIER SERVICE AND A CERTIFICATE

TEST VALID TEST NUM: [REDACTED] TEST AMT: 69,559

+ ORIGINAL MESSAGE ++

6757

PRK EM

DATE: 09/11/98

TIME: 09:36:06

REF: 03485

FROM: THE NATIONAL BANK OF RAS AL KHAIMAH (P.S.C.), DUBAI

TO: BANK OF NEW YORK, NEW YORK, U.S.A.

REF NO. [REDACTED] ON USD69559, DTD 981109

I HEREBY ESTABLISH OUR IRREVOCABLE DOCUMENTARY CREDIT NO.

IMP/00194/DXB/98 FVG EBACO HOME FURNISHINGS INC., 6303 BARFIELD

RD, SUITE 216, ATLANTA, GA 30328, U.S.A.

411 : SENDER: THE NATIONAL BANK OF RAS AL KHAIMAH (P.S.C.), DUBAI

412 : MESSAGE TYPE: MT700 02

413 : RECEIVER: BANK OF NEW YORK, NEW YORK, U.S.A.

427 : SEQUENCE: 1/2

40A : FORM OF DOCUMENTARY CREDIT: IRREVOCABLE

420 : CREDIT NUMBER: IMP/00194/DXB/98

31C : ISSUE DATE: 981109

31D : EXPIRY DATE: 990228 COUNTRY OF BENEFICIARY

50 : APPLICANT: AL HAZEEM FURNITURE,

P.O. BOX 5945,

SHARJAH, U.A.E.

59 : BENEFICIARY: EBACO HOME FURNISHING INC.,

6303 BARFIELD RD - SUITE 216

ATLANTA, GA 30328

U.S.A.

432B : AMOUNT: USD69559.00

411D : AVAILABLE WITH: ANY BANK BY NEGOTIATION

442C : DRAFTS: AT 180 DAYS FROM THE DATE OF BILL OF LADING

442A : DRAWEE: OURSELVES.

443P : PARTIAL SHIPMENT: ALLOWED

443T : TRANSHIPMENT: NOT ALLOWED

444A : LOADING DETAILS: FROM U.S.A.

444B : FOR TRANSPORTATION TO: SHARJAH SEA PORT, U.A.E. CNF

444C : LATEST SHIPMENT DATE: 990215

445A : COVERING SHIPMENT OF GOODS:

PLEASE REF FIELD 47B PAGE 2/2

0:46A : DOCUMENTS REQUIRED.

SIGNED COMMERCIAL INVOICES IN QUADRUPPLICATE STATING THE NAME
AND ADDRESS OF THE MANUFACTURER/PROCESSOR CERTIFYING
ORIGIN OF GOODS AND CONTENTS TO BE TRUE AND CORRECT.
THE ORIGINAL INVOICE MUST BE CERTIFIED BY THE CHAMBER OF
COMMERCE AND LEGALISED BY U.A.E. EMBASSY/CONSULATE OR
IN THEIR ABSENCE BY ANY ARAB EMBASSY/CONSULATE.

0:47A : ADDITIONAL CONDITIONS:

ANY ALTERATIONS/ADDITION IN DOCUMENTS SHOULD BE DULY
AUTHENTICATED BY THE RESPECTIVE ISSUING AUTHORITIES.

0:71B : DETAILS OF CHARGES.

ALL BANK CHARGES OUTSIDE U.A.E. INCLUDING REMITTANCES
AND REIMBURSEMENT CHARGES ARE FOR BENEFICIARY'S ACCOUNT.

0:48 : PERIOD OF PRESENTATION:

WITHIN 14 DAYS AFTER DATE OF SHIPMENT BUT WITHIN THE
VALIDITY OF THE CREDIT.

Boycott Reviewed

OK to Process

Initial

Date

EA038366

11/9

0:78 : INSTRUCTIONS TO THE NEGOTIATING BANK:
ORIGINAL SET OF DOCUMENTS IN ONE LOT MUST BE DESPATCHED BY
COURIER SERVICE TO US IN ONE LOT (ISSUING BANK P.O.BOX 1531
DUBAI, AL MAKHTOUM STREET, DEIRA-DUBAI - TEL: 226291).
ON DUE DATE PAYMENT WILL BE EFFECT TO YOUR DESIGNATED
ACCOUNT UPON RECEIPT OF DOCUMENTS PROVIDED TERMS OF THE
CREDIT ARE FULLY COMPLIED WITH. PLEASE PROVIDE US FULL
DETAILS OF YOUR ACCOUNT WITH YOUR NEW YORK CORRESPONDENT
INCLUDING UID CHIPS CODE AND YOUR ACCOUNT NUMBER AND SWIFT
ADDRESS.

0:72 : BANK TO BANK INFORMATION
THIS IS AN OPERATIVE INSTRUMENT AND NO MAIL CONFIRMATION
WILL FOLLOW.

PAGE 2

M:H1 : SENDER : THE NATIONAL BANK OF RAS AL KHAIMAH (P.S.C.), DUBAI
M:H2 : MESSAGE TYPE: MT701 02
M:H3 : RECEIVER : BANK OF NEW YORK, NEW YORK, U.S.A.
M:27 : SEQUENCE : 2/2
M:20 : CREDIT NUMBER: IMP/00194/DXB/98
0:46B : DOCUMENTS REQUIRED.

FULL SET OF CLEAN 'ON BOARD' MARINE BILLS OF LADING MADE OUT
TO ORDER OF THE NATIONAL BANK OF RAS AL KHAIMAH P.S.C.,
P.O.BOX 1531, DUBAI, U.A.E. MARKED 'FREIGHT PREPAID' AND
NOTIFY: M/S. AL HAZEEM FURNITURE, P.O.BOX 5945, SHARJAH,
U.A.E. AND THE BILL OF LADING SHOULD ALSO EVIDENCE THE NAME,
ADDRESS AND TELEPHONE NUMBER OF THE CARRYING VESSEL'S AGENT
IN U.A.E.

CERTIFICATE OF ORIGIN CERTIFYING THE GOODS ARE OF U.S.A.
ORIGIN STATING THE NAME AND ADDRESS OF THE MANUFACTURER/
PROCESSOR OF GOODS, ISSUED BY A JOINT ARAB FOREIGN CHAMBER
OF COMMERCE, OR IN ITS ABSENCE, BY ANY LOCAL CHAMBER OF
COMMERCE AND LEGALISED BY U.A.E. EMBASSY/CONSULATE OR IN
THEIR ABSENCE BY ANY OTHER ARAB EMBASSY/CONSULATE IN THE
EXPORTING COUNTRY.

PACKING LIST IN QUADRUPLICATE.

PACKING LIST MUST CLEARLY MENTION ITEMS (ELABORATED)
OF GOODS SHIPPED IN DETAIL FOR EACH SHIPMENT.

INSURANCE COVERED BY THE APPLICANT. SHIPMENT ADVICES MUST BE
SENT BY FAX IMMEDIATELY AFTER SHIPMENT TO AL BUHAIRA
NATIONAL INSURANCE CO., P.O.BOX 4000, SHARJAH, U.A.E.
(TELEFAX NO: 00 971 4 355223) GIVING FULL DETAILS OF
SHIPMENT MENTIONING THIS L/C NO. AND REFERRING TO THEIR OPEN
COVER NOTE NO:AB/M/OP/1338 AND COPIES OF SUCH TELEFAX ADVICE
SHOULD ACCOMPANY THE DOCUMENTS FOR NEGOTIATION.

0:47B : ADDITIONAL CONDITIONS.

PLEASE ADVISE THIS CREDIT TO THE BENEFICIARY THROUGH SUNMIT
NATIONAL BANK, 4360 CHAMBLEE DUNWOODY RD., ATLANTA, GA
30341, U.S.A.

DESCRIPTION OF GOODS:

2 X 40 FEET CONTAINERS LOAD OF AMERICAN MADE SAUDER
FURNITURE ITEMS.

FIRST SHIPMENT OF 1 X 40 FEET CONTAINER TO BE SHIPPED
DURING DECEMBER 1998 AS PER APPLICANT'S LETTER NO.

0657/MH/98 DATED 04 NOVEMBER 1998.

SECOND SHIPMENT OF 1 X 40 FEET CONTAINER TO BE SHIPPED WITH
A MINIMUM GAP OF 30 DAYS FROM THE FIRST SHIPMENT AS PER
APPLICANT'S LETTER NO. 0658/MH/98 DATED 04 NOVEMBER 1998.

SHIPPING MARKS: AL HAZEEM SHARJAH.

RECENTLY PRINTED 100 CATALOGUES AND FIVE NEW MASTER
CATALOGUES TO BE INCLUDED IN EACH CONTAINER FREE OF
COST AND ORIGINAL INVOICE TO CERTIFY THE SAME.

LC AMOUNT TO READ AS ABOUT \$69,500.00

INVOICE MUST SHOW BREAK UP AS FOLLOWS:

A. EX-FACTORY VALUE OF CONSIGNMENT

B. DISCOUNT ALLOWED.

C. FREIGHT CHARGES.

ONE COPY EACH OF INVOICE, CERTIFICATE OF ORIGIN AND B/L TO BE SENT TO APPLICANTS BY COURIER SERVICE AND A CERTIFICATE TO THAT EFFECT FROM THE BENEFICIARY ALONG WITH THE COURIER RECEIPT SHOULD ACCOMPANY THE DOCUMENTS FOR NEGOTIATION.

GOODS MUST BE SHIPPED IN 40 FEET CONTAINER AND BILL OF LADING MUST EVIDENCE THE SAME.

CERTIFICATE ISSUED BY THE OWNER, MASTER OR AGENTS OF THE VESSEL CARRYING THE GOODS, STATING THE FLAG AND NATIONALITY AND THAT THE VESSEL CARRYING THE GOODS IS PERMITTED TO ENTER SEAPORTS AS PER THE LAWS AND REGULATIONS IN SUCH STATES.

GOODS MUST BE PACKED IN SEAWORTHY PACKING, EACH PACKING TO SHOW THE CONTENTS OF THE PACKAGE ON TOP AS WELL AS INSIDE AND PACKING LIST MUST CERTIFY THE SAME.

AT THE TIME OF NEGOTIATION OF DOCUMENTS, THE NEGOTIATING BANK MUST DEDUCT USD75/- FROM THE AMOUNT NEGOTIATED AND ACCORDINGLY REDUCE THEIR REIMBURSEMENT CLAIM BY USD75/- PER SINGLE NEGOTIATION BEING REIMBURSEMENT CHARGES AND RELATIVE COVERING SCHEDULE MUST INDICATE THE SAME.

A DISCREPANCY FEE OF USD50/- OR EQUIVALENT WILL BE DEDUCTED FROM THE AMOUNT NEGOTIATED FOR EACH DISCREPANT DOCUMENT PRESENTED UNDER THIS L/C IF THE DOCUMENTS CONTAIN DISCREPANCY(IES). ACCEPTANCE OF SUCH DISCREPANCY(IES) WILL NO WAY ALTER THE TERMS AND CONDITIONS OF THIS CREDIT.

THE AMOUNT OF EACH NEGOTIATION MUST BE ENDORSED ON THE ORIGINAL NEGOTIABLE LETTER OF CREDIT.

EXCEPT SO FAR AS OTHERWISE EXPRESSLY STATED HEREIN, THIS CREDIT IS SUBJECT TO UNIFORM CUSTOMS AND PRACTICE FOR DOCUMENTARY CREDITS (1993 REVISION) INTERNATIONAL CHAMBER OF COMMERCE (PUBLICATION NO.500).

REGARDS;

TRADE SERVICES, NERAK, DUBAI.

46757 NBERK EM

***** EOM - MSG REF NUM: 6657236 *****

EOM EOM EOM EOM EOM EOM EOM EOM EOM EOM EOM EOM EOM EOM EOM EOM EOM EOM

Emirates Bank International



بنك الإمارات الدولية

TRADE ^{PJSC} FINANCE SERVICES

P.O.Box : 2923
Dubai
United Arab Emirates
Tel.: 256900



Telex : 46425 EBIDB EM
Telefax : 264978
Cable : EMARATBANK

Date of issue: 10 December, 1998

IN CONFIRMATION OF OUR PRE ADVISE SWIFT OF DATE

IRREVOCABLE DOCUMENTARY CREDIT

Issuing Br.No. — Advising Bank No. —

ELC-TFX-983212

Advising Bank

Applicant

AMTRADE INTERNATIONAL BANK,
THE CANDLER BUILDING, SUITE 1500,
127 PEACHTREE STREET, NORTHEAST
ATLANTA, GEORGIA 30303, U.S.A.

UNIPACK CONTAINERS & CARTON
PRODUCTS LLC,
P.O. BOX 6689
DUBAI, U.A.E.

Beneficiary

Amount in words and figures

PRESIDENT CHEMICALS & SOLVENT CO
USA, 510 PLAZA DRIVE SUITE 2280
ATLANTA, GEORGIA 30349 U.S.A.

USD35,050.00
Thirty Five Thousand Fifty US
DOLLARS Only

CFR DUBAI

Dear Sirs,

Available in : USA

Expiry until : 30 January, 1999

We hereby issue this Irrevocable Documentary Credit in your favour which is available by negotiation of your Drafts AT SIGHT on OURSELVES for full invoice value of goods and marked "Drawn under Emirates Bank International PJSC Credit Number ELC-TFX-983212" accompanied by the following documents:

1. Signed commercial invoices in 4 copies stating the name and address of the manufacturer/processor certifying the origin of goods and contents to be true and correct.
2. Full set of Clean "On Board" Marine Bills of Lading plus one Non-Negotiable copy issued to the order of Emirates Bank International PJSC marked freight prepaid and notify Applicant. The Bill of Lading must show Name, Address and Telephone Number of the Carrying Vessel's Agent in DUBAI.
3. Certificate of Origin, issued by a Chamber of Commerce and Original legalised by the UAE Embassy/Consulate, Certifying the goods to be of U.S.A. Origin, stating the full name and address of manufacturer/processor and exporter of goods and name of the exporting country.

Covering shipment of the following goods:

CORRUGATED CARTON SEALING MASKING TAPE (EXTRA ADHESIVE)

ALL OTHER DETAILS ARE AS PER PROFORMA INVOICE NO.3-98-PRO-UNIPK-003
DATED 03RD DECEMBER 1998 AND INVOICE MUST CERTIFY THE SAME.

Shipping Marks:NIL

Additional documents required are listed on the continuation sheet attached.

DESPATCH/SHIPMENT FROM : ANY EUROPEAN PORT

TO : DUBAI PORT

LATEST 15 January, 1999

PARTIAL SHIPMENT

: ALLOWED

TRANSHIPMENT

: NOT ALLOWED

We hereby engage with drawers or bonafide holders that Drafts drawn in conformity with the terms of this Credit will be duly honoured on presentation and Drafts accepted within the terms of this Credit will be duly honoured at maturity.

Directions to advising Bank:

We have issued this Documentary Credit as detailed above. We request you to notify the credit to the beneficiary.

Advising Bank's Notification

PLEASE ADVISE THROUGH THE SUMMIT NATIONAL BANK INTERNATIONAL DIVISION,
4360 CHAMBLEE DUNWOODY ROAD, SUITE 300, ATLANTA, GEORGIA 30349, U.S.A.

Authorised Signature

Authorised Signature

Signature of Advising Bank

Except so far as otherwise expressly stated this Credit is Subject to Uniform Customs and Practice for Documentary Credits (1993 Revision) International Chamber of Commerce Publication No. 500

S 410 02 (PAGE 1)

C. Abdul AZ Z

B 265

26288913
A-380

Our Ref 981303319 Part 1 of 6

Emirates Bank International



بنك الإمارات الدولية

TRADE FINANCE SERVICES

P.O.Box : 2923
Dubai
United Arab Emirates
Tel.: 256900

ASTRADE INTERNATIONAL BANK
Our Ref: 98733314

Telex : 46425 EBIDB EM
Telefax : 264978
Cable : EMARATBANK

Page No. 2

Attached to and forming part of Documentary Credit Number ELC-TFX-983212
dated 10 December, 1998

OTHER DOCUMENTS REQUIRED

4. Insurance covered by buyer. Shipment advice quoting name of carrying vessel, date of shipment, shipping marks, amount, and our Letter of Credit number should be sent to: AL BUHAIRA NATIONAL INSURANCE CO., P.O. BOX 1619, DUBAI, UAE by Telex over their Telex No. 47493 BHARA, EM or by Fax over their Fax No. (09714) 275973 DUBAI, referring to their OPEN POLICY NO. D/MR/OP/909, and the relative transmitted Telex/Fax copy must accompany the documents.
5. Packing list in 4 copies.
6. One copy each of invoice, Certificate of Origin and transport documents to be sent by Registered Airmail/Courier Service to Applicant. A certificate to this effect together with the relative postal/courier receipts must accompany the documents.
7. Certificate issued by the Carrier/Master or their Agent certifying that carrying vessel is allowed by Arab Authorities to call at Arabian ports and is not scheduled to call at any Israeli Port during its voyage to the United Arab Emirates. In case of shipment by United Arab Shipping Co. Line vessels such certificate is not required.

SPECIAL INSTRUCTIONS

1. Invoice to show Quantity, Description and Unit Price of the goods.
2. All documents must quote Issuing Bank's Name, Letter of Credit Number and Date of Issue.
3. All documents must be issued in English language.
4. If Possible Invoices to indicate HARMONIZED SYSTEM COMMODITY CODE NUMBER (H.S. CODE NUMBER).
The Department of Ports & Customs, UAE Warns suppliers that failure to quote the relevant HARMONIZED SYSTEM (H.S.) COMMODITY CODE NUMBERS on the Commercial invoices will result in unnecessary delay in clearance.

FURTHER DIRECTIONS TO ADVISING/NEGOTIATING BANK

- * The amount of each drawing must be endorsed on reverse of page 1 of this credit.
- * Documents must be Couriered to us in one lot.
- * All banking Charges outside the Country of issuance of this Letter of Credit are on Beneficiary's account including Advising and Negotiating Bank Charges.
- * If documents are negotiated by any Bank other than the Advising Bank the Negotiating Bank must confirm on their covering schedule that all charges of Advising Bank have been paid.
- * Please quote our above LC reference Number in all your communication and correspondence to ourselves.
- * A Discrepancy Handling Fee of US\$.50/- or its equivalent will be levied by us to Beneficiary for each set of documents presented with discrepancy.
- * In the event of discrepancies being found in the documents your communications with us including forwarding documents on trust/ approval/collection basis must indicate all discrepancies.
- * In Reimbursement, the negotiating Bank is authorised to draw on our account with BANKERS TRUST COMPANY, P.O. BOX 318, CHURCH STREET STATION, NEW YORK N.Y. 10008, U.S.A.

Authorised Signature

G. Abdul Azeez
B 265

Authorised Signature

No. 288914

Gopala R. P.
A-388

S 410 02 (PAGE 1)

Part 1 of 6

Column (2) Also enter firm identification number assigned to exporting firm, if known.
 (6) Use codes found on Sheet No. 1 to specify type(s) of document conveying the request.
 (7) Use codes found on Sheet No.1 to indicate whether action taken or not taken.
 (8) Enter reporting firm's reference number (e.g., letter of credit, customer order, invoice). This number must appear on corresponding copy of document or relevant page. Attach copies in same order as listed on continuation sheet(s).

SHEET NO. 2

FORM BXA-6051P-a
 (Rev. 10-89)

REPORTING FIRM (Name)
 THE SUMMIT NATIONAL BANK
 4360 CHAMBLEE DUNWOODY ROAD
 ATLANTA, GA. 30341

REPORT OF REQUEST FOR RESTRICTIVE T
 MULTIPLE TRANSACTIONS (C

RSN SUBSET RTP/CLASS OTHER PARTY FIN	NAME AND ADDRESS OF EXPORTING FIRM INVOLVED (unless same as item 1a or item 2 on Sheet No. 1)	BOYCOTTING COUNTRY	BOYCOTTED COUNTRY OR COUNTRIES	DATE REQUEST RECEIVED BY FIRM (month/day/year)	REQUEST- ING DOCUMENT CODE	DECISION ON REQUEST CODE	YOUR REFERENCE NUMBER
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
NOT REPORTABLE	EBACO INC 815 PROFIT DR DALLAS, TX 75247	BAHRAIN		10/09/98	L	R	EA038257
NOT REPORTABLE	IMAGE INDUSTRIES INC. P.O. BOX 55555 ARMUCHEE, GA. 30105	BAHRAIN		11/13/98	L	R	EA038349
NOT REPORTABLE	MOHAWK INTERNATIONAL P.O. BOX 800 235 INDUSTRIAL BLVD. CHATEAUXWORTH, GA. 30705	BAHRAIN		11/20/98	L	R	EA038368
REPORTABLE	EBACO HOME FURNISHINGS, INC. 6303 BIRFIELD RD., SUITE 216 ATLANTA, GA. 30328	BAHRAIN		11/25/98	L	R	EA038380
NOT REPORTABLE	EBACO INC. 7138 ENVOY COURT SUITE 200 DALLAS, TX. 75247-4640	BAHRAIN		12/03/98	L	R	EA038406
	SHAHEEN CARPET MILLS P.O. BOX 157 RESACA, GA. 30735-0167	BAHRAIN		BAHRAIN	L	R	EA038455
	IMAGE INDUSTRIES INC. P.O. BOX 5555 ARMUCHEE, GA. 30105	BAHRAIN		12/28/98	L	R	EA038463
	GAINOR MEDICAL 2205 HWY 42 NORTH P.O. BOX 353 MCDONOUGH, GA. 30253-0353	JORDAN		12/08/98	L	R	EA038418

(Remove stub from public inspection copy at perforation if confidentiality is requested in Sheet No. 1)

DOCUMENTARY CREDIT NO.	1456/98	MANAMA , on	21-Nov-98
(This is in confirmation of our Telex dated		N/A)	

To:

The Summit National Bank
4360 Chamblee Dunwoody Rd
Atlanta, 30341
Georgia, U.S.A.

Beneficiary's Name & Address:

Ebaco Home Furnishings, Inc.
6303 Barfield Rd., Suit 216
Atlanta, Georgia 30328, U.S.A.
Tel # 770-4462121 Fax # 4465510

Dear Sirs,

Kindly note that we hereby establish our " **irrevocable** " documentary credit as per the following details:

Please notify beneficiary accordingly ☐ adding ☒ without adding your confirmation. ☐ if confirmation is required charges for account of beneficiary.

Opened by order and for account of:

Faysal Islamic Bank of Bahrain E.C
Commercial Branch. For account of:
M.M. Alkooheji Co.
P.O. Box 756
Manama, Bahrain

Amount: ☒ about ☐ not exceeding ☐ exactly
US\$ 7980.00
(Amount in words):
About US Dollars Seven Thousand Nine Hundred Eighty

This letter of credit is available in U.S.A. until 15-Jan-99 inclusive against beneficiary's draft drawn on ourselves at ☒ sight ☐ days from in accordance with the terms of this credit and accompanied by the documents marked ☒ below :

☒ Signed commercial invoice (s) in Quadruplicate in the name of Faysal Islamic Bank of Bahrain E.C for account of A. Alkooheji Co., Dammam, Saudi Arabia , original to be certified by Chamber of Commerce. and legalized by any Arab Consulate, certifying at the same time the origin of goods, that the contents are true and authentic, prices are correct and current and that it is the only invoice for the merchandise described therein.

☒ Full set of clean " on board " bills of lading consigned or endorsed to the order of Faysal Islamic Bank of Bahrain showing freight ☒ prepaid ☐ payable at the destination and notify A. Alkooheji Co., Dammam, Saudi Arabia

☐ Airway bill consigned to Faysal Islamic Bank of Bahrain E.C quoting our L/C No. 1456/98

☒ Certificate of origin, in duplicate, stating name and address of manufacturer, original to be certified by Chamber of Commerce. and legalized by any Arab Consulate.

☐ Certificate of weight and specification list in duplicate.

☒ Insurance covered locally.

☐ Insurance policy. Insurance certificate made out of the order of ourselves issued irrespective of percentage in negotiable form for invoice amount plus 10 % covering the following risks: Air/Marine/War/Fire/Theft/WPA or FPA and all risks, from warehouse to warehouse in Bahrain All claims payable in Bahrain in the currency of this credit.

☐ A signed certificate from the insurance company or its agent certifying that they are permitted to transact business with Arab countries.

☒ A certificate issued by the agents or master of the vessel carrying the goods that the vessel is not Israeli - call at or anchor at Israeli port while carrying the goods and that the vessel is eligible for entry to the ports of the Arab States and regulations of such States.

[Signature]

[Signature]

Commercial Branch
Tel. + (973) 211373 • Fax + (973) 210717
Telex 9995 FIBCOM BN Cable MASFASLAM • CR 12532

Faysal Islamic Bank of Bahrain E.C.
Chamber of Commerce Building
PO Box 2820 Manama Bahrain

L / C NO. 1456/98

- ☒ Shipping marks to include in the Invoice and Bill of Lading: A. ALKOOHEJI CO./DAMMAM
- ☒ Original documents must be forwarded to us in one cover by courier, evidencing shipment of the following goods:
- ☒ partial shipment permitted ☐ not permitted.
- 1x40' Container of Stylemark Sofa Sets as per S.C. DAM/98/10/570.

Shipment not later than 15 January 1999 by Sea Vessel from U.S.A. to Dammam, S.A.

☐ with ☒ without trans-shipment ☐ C I F ☒ C & F ☐ F O B ☐ EX-Work ☒ Vessel ☐ Aircraft.

- ☒ All bank charges outside Bahrain including payment charges are for account of ☐ Applicant ☒ Beneficiary.
- ☒ Any document received with discrepancy USD 55.00 will be deducted from the proceeds.

OTHER TERMS :

- 1- Invoice must show harmonized system code no. for the merchandise described therein.
- 2- Invoice, Bill of Lading and other related documents to be in the name of A. Alkooheji Co., Dammam.

REIMBURSEMENT INSTRUCTIONS:

Reimbursement will be made ☒ after 5 European working days ☐ on due date of the draft, after our receipt of a tested telex from negotiating bank certifying that documents presented are in strict conformity with the terms and conditions of this credit and the documents are forwarded to us by courier in the same date of the telex.

We hereby agree with the drawers, endorsees and bonafide holders of all drafts drawn under and in compliance with the terms of this, that such drafts will be duly honoured upon presentation to the drawee.

This credit is subject to the Uniform Customs and Practices for Documentary Credits (1993 revision) . International Chamber of Commerce Publication 500 .

Please advice us by air mail when the credit expires unutilized wholly or in part.

OTHER TERMS : All conditions mentioned in the attachment (s) of this advice are considered an integral part of this credit. (No. of attachments : N/A)

DC05 / 7-94

Authorized Signatures

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